

In re:  
Nicole Ellis  
Debtor

Case No. 23-11995-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 11, 2024

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2024:

Recip ID	Recipient Name and Address
db	+ Nicole Ellis, 355 E. Meehan Avenue, Philadelphia, PA 19119-1935
14797894	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14796650	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 12 2024 00:19:26	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14796649	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 12 2024 00:19:25	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
14800258	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 12 2024 00:03:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14825461	Email/Text: megan.harper@phila.gov	Jan 12 2024 00:04:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14796652	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 12 2024 00:03:00	COMENITY BANK/VICTORIA SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
14796651	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 12 2024 00:03:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
14796653	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 12 2024 00:03:00	COMENITY CAPITAL/DAVIDS BRIDAL, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
14796654	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 12 2024 00:03:00	COMENITY CAPITAL/DAVIDS BRIDAL, PO BOX 182120, COLUMBUS, OH 43218-2120
14796656	+ Email/Text: mrdiscen@discover.com	Jan 12 2024 00:03:00	DISCOVER FINANCIAL, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
14796655	+ Email/Text: mrdiscen@discover.com	Jan 12 2024 00:03:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
14796663	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 12 2024 00:18:59	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
14800739	Email/Text: mrdiscen@discover.com	Jan 12 2024 00:03:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
14796658	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jan 12 2024 00:03:42	FIRSTMARK SERVICES, 121 SOUTH 13TH STREET, LINCOLN, NE 68508
14796657	Email/Text: FirstmarkAccountMa@firstmarkservices.com		

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		Jan 12 2024 00:03:42	FIRSTMARK SERVICES, ATTN: BANKRUPTCY, PO BOX 82522, LINCOLN, NE 68501
14796659	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 12 2024 00:03:00	GOLDMAN SACHS BANK USA, ATTN: BANKRUPTCY, PO BOX 70379, PHILADELPHIA, PA 19176-0379
14796660	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 12 2024 00:03:00	GOLDMAN SACHS BANK USA, LOCKBOX 6112, PHILADELPHIA, PA 19170-0001
14810548	Email/Text: bankruptcy@greenskycredit.com	Jan 12 2024 00:03:00	Greensky, LLC, 3155 Royal Dr., Ste. 175, Alpharetta, GA 30022
14806560	+ Email/PDF: ebn_ais@aisinfo.com	Jan 12 2024 00:06:06	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14796662	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 12 2024 00:03:00	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14802387	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 12 2024 00:06:04	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
14796646	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 12 2024 00:05:20	CHASE AUTO FINANCE, 700 KANSAS LANE, MONROE, LA 71203
14796645	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 12 2024 00:05:26	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101
14796647	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 12 2024 00:19:26	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
14796648	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 12 2024 00:18:58	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14802035	Email/Text: amps@manleydeas.com	Jan 12 2024 00:03:00	JPMorgan Chase Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14802618	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 12 2024 00:03:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14813625	Email/PDF: resurgentbknofications@resurgent.com	Jan 12 2024 00:06:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14796664	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 12 2024 00:19:27	MACYS/FDSB, PO BOX 6789, SIOUX FALLS, SD 57117-6789
14796666	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 12 2024 00:03:00	MARCUS BY GOLDMAN SACHS, PO BOX 45400, SALT LAKE CITY, UT 84145-0400
14796665	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 12 2024 00:03:00	MARCUS BY GOLDMAN SACHS, ATTN: BANKRUPTCY, PO BOX 45400, SALT LAKE CITY, UT 84145-0400
14801327	^ MEBN	Jan 11 2024 23:57:09	Matrix Financial Services Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14797465	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14807267	^ MEBN	Jan 11 2024 23:57:18	Philadelphia Gas Works, 800 W. Montgomery Ave, 3F, Philadelphia, PA 19122-2898
14796667	^ MEBN	Jan 11 2024 23:57:02	ROUNDPOINT MORTGAGE SERVICING CORPORATIO, ATTN: BANKRUPTCY, PO BOX 19409, CHARLOTTE, NC 28219-9409
14796668	+ Email/Text: bankruptcy@roundpointmortgage.com		

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		Jan 12 2024 00:03:00	ROUNDPOINT MORTGAGE SERVICING CORPORATION, 446 WRENPLACE ROAD, FORT MILL, SC 29715-0200
14812345	Email/Text: bankruptcy@roundpointmortgage.com	Jan 12 2024 00:03:00	RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715
14796669	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 12 2024 00:05:40	SOFI LENDING CORP, ATTN: BANKRUPTCY, PO BOX 654158, DALLAS, TX 75265-4158
14796670	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 12 2024 00:05:35	SOFI LENDING CORP, ONE LETTERMAN DRIVE, SAN FRANCISCO, CA 94129-1494
14796671	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:05:26	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14796672	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:05:24	SYNCHRONY BANK/CARE CREDIT, PO BOX 71757, PHILADELPHIA, PA 19176-1757
14796673	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:06:12	SYNCHRONY BANK/CLIMATE SELECT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
14796674	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:06:06	SYNCHRONY BANK/CLIMATE SELECT, PO BOX 71757, PHILADELPHIA, PA 19176-1757
14796675	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:19:39	SYNCHRONY BANK/HHGREGG, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14796676	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:06:06	SYNCHRONY BANK/HHGREGG, PO BOX 71757, PHILADELPHIA, PA 19176-1757
14796678	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:05:42	SYNCHRONY BANK/TJX, PO BOX 71737, PHILADELPHIA, PA 19176-1737
14796677	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 12 2024 00:05:37	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
14796679	+ Email/Text: bankruptcy@bbandt.com	Jan 12 2024 00:03:00	TRUIST BANK, ATTN: BANKRUPTCY, MAIL CODE VA-RVW-6290 POB 85092, RICHMOND, VA 23286-0001
14796680	+ Email/Text: bankruptcy@bbandt.com	Jan 12 2024 00:03:00	TRUIST BANK, 1797 NE EXPRESSWAY, ATLANTA, GA 30329-7803
14796682	Email/Text: bknotice@upgrade.com	Jan 12 2024 00:03:00	UPGRADE, INC., 2 NORTH CENTRAL AVE, 10TH FLR, PHOENIX, AZ 85004
14796681	Email/Text: bknotice@upgrade.com	Jan 12 2024 00:03:00	UPGRADE, INC., ATTN: BANKRUPTCY, 275 BATTERY STREET 23RD FLOOR, SAN FRANCISCO, CA 94111
14796684	+ Email/Text: LCI@upstart.com	Jan 12 2024 00:03:00	UPSTART, 2 CIRCLE STAR WAY, SAN CARLOS, CA 94070-6200
14796683	+ Email/Text: LCI@upstart.com	Jan 12 2024 00:03:00	UPSTART, UPSTART OPERATIONS/ ATTN:BANKRUPTCY, PO BOX 1503, SAN CARLOS, CA 94070-7503
14812480	+ Email/PDF: ebn_ais@aisinfo.com	Jan 12 2024 00:05:37	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14796686	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 12 2024 00:19:50	WELLS FARGO BANK NA, PO BOX 14517, DES MOINES, IA 50306-3517
14796685	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 12 2024 00:19:39	WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES, IA 50328-0001

TOTAL: 55

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14796661	*+	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
14797472	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION bkgroup@kmlawgroup.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Nicole Ellis bestcasestephen@gmail.com dunnesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Nicole Ellis

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11995-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this January 11, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman  
Chief Judge, United States Bankruptcy Court